

Information to identify the case:

Debtor 1	<u>Lawrence R. Findish</u>	Social Security number or ITIN	xxx-xx-7615
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<u>Nadine L. Findish</u>	Social Security number or ITIN	xxx-xx-8428
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-25089-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lawrence R. Findish

Nadine L. Findish

4/11/18

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Lawrence R. Findish
 Nadine L. Findish
 Debtors

Case No. 17-25089-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 24

Date Rcvd: Apr 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2018.

db/jdb	+Lawrence R. Findish, Nadine L. Findish, 226 Quinn Road, Latrobe, PA 15650-5247
cr	+Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853, Arlington, TX 76096-3853
14748927	+Amazon, PO Box 1423, Charlotte, NC 28201-1423
14748931	+Citizens One Auto Finance, PO Box 42113, Providence, RI 02940-2113
14748932	+Discover, PO Box 742655, Cincinnati, OH 45274-2655
14748933	+FMA Alliance Ltd, PO Box 2409, Houston, TX 77252-2409
14748935	+Goodyear Credit Plan, PO Box 9001006, Louisville, KY 40290-1006
14748936	+Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
14748940	+Patenaude & Felix APC, 4545 Murphy Canyon Road - 3rd Floor, San Diego, CA 92123-4363
14748943	+Sears Credit Card, PO Box 9001055, Louisville, KY 40290-1055

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 12 2018 01:38:22 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

14791280	EDI: PHINAMERI.COM Apr 12 2018 05:28:00 Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
14748928	+EDI: BANKAMER.COM Apr 12 2018 05:28:00 Bank of America, PO Box 31785, Tampa, FL 33631-3785
14748929	+EDI: CAPITALONE.COM Apr 12 2018 05:28:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14748930	+EDI: CAPITALONE.COM Apr 12 2018 05:28:00 Capital One Bank (USA) NA, PO Box 71083, Charlotte, NC 28272-1083
14748934	+EDI: PHINAMERI.COM Apr 12 2018 05:28:00 GM Financial, PO Box 78143, Phoenix, AZ 85062-8143
14748937	+EDI: CBSKOHL.S.COM Apr 12 2018 05:28:00 Kohl's Payment Center, PO Box 2983, Milwaukee, WI 53201-2983
14748938	+EDI: RMSC.COM Apr 12 2018 05:28:00 Lowe's, PO Box 530914, Atlanta, GA 30353-0914
14748939	+EDI: MERRICKBANK.COM Apr 12 2018 05:28:00 Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
14749629	+EDI: PRA.COM Apr 12 2018 05:28:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14748926	+EDI: RMSC.COM Apr 12 2018 05:28:00 R Us Credit Card/SYNCB, PO Box 530939, Atlanta, GA 30353-0939
14748941	+EDI: RMSC.COM Apr 12 2018 05:28:00 Sam's Club MC/SYNCB, PO Box 960013, Orlando, FL 32896-0013
14748942	+EDI: RMSC.COM Apr 12 2018 05:28:00 Sam's Club/Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
14748944	+EDI: RMSC.COM Apr 12 2018 05:28:00 Synchrony Bank/JCP, PO Box 960090, Orlando, FL 32896-0090

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	BANK OF AMERICA, N.A.
cr*	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 24

Date Rcvd: Apr 11, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2018 at the address(es) listed below:

Charles O. Zebley, Jr. COZ@Zeblaw.com, PA67@ecfcbis.com;Lyndie@Zeblaw.com
Gino F. Peluso on behalf of Debtor Lawrence R. Findish gp@attorneypeluso.com,
pelusolaw@comcast.net
Gino F. Peluso on behalf of Joint Debtor Nadine L. Findish gp@attorneypeluso.com,
pelusolaw@comcast.net
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov

TOTAL: 5